

b18  
02/09

United States Bankruptcy Court  
Southern District of California  
Jacob Weinberger U.S. Courthouse  
325 West F Street  
San Diego, CA 92101-6991

Telephone: 619-557-5620  
Website: [www.casb.uscourts.gov](http://www.casb.uscourts.gov)  
Hours: 9:00am-4:00pm Monday-Friday

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years,  
including married, maiden, trade, and address):

**Rodney Underhill**

PO Box 1238  
Julian, CA 92036

Social Security No.: xxx-xx-6101

*Debtor: No Known Aliases*

Case number: 14-06295-LA7

Chapter: 7

Judge Louise DeCarl Adler

## **DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

### **IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 11/12/14

By order of the court:

Barry K. Lander  
Clerk of the Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

B18 (Official Form 18) (12/07) – Cont.

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Southern District of California

In re:  
Rodney Underhill  
Debtor

Case No. 14-06295-LA  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0974-3

User: admin  
Form ID: bl8

Page 1 of 2  
Total Noticed: 22

Date Rcvd: Nov 13, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2014.

db +Rodney Underhill, PO Box 1238, Julian, CA 92036-1238  
smg ++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879, SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization, P.O. Box 942879, Sacramento, CA 94279)  
smg +Div. of Labor Standards Enforcement, 7575 Metropolitan Drive, Suite 210, San Diego, CA 92108-4424  
13805986 +Beverly Radiology Med Grp, 1510 Cotner Ave., Los Angeles, CA 90025-3303  
13805987 +California Business Bureau, 4542 Ruffner St, Suite 160, San Diego, CA 92111-2238  
13805990 +Continental Credit Ctrl, 22 N. Milpas St., Suite C, Santa Barbara, CA 93103-3300  
13805991 +EarDish, c/o Eugene P Sands, 2800 28th Street, Suite 327, Santa Monica, CA 90405-6210  
13805995 +Neil Gibbons, 7676 Hazard Center Dr, San Diego, CA 92108-4503  
13805996 +Verizon Wireless Bky Admin, 500 Technology Drive, Saint Charles, MO 63304-2225

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QJLKENNEDY.COM Nov 13 2014 22:08:00 James L. Kennedy, PO Box 28459, San Diego, CA 92198-0459  
smg E-mail/Text: robertsl2@dnb.com Nov 13 2014 22:29:12 Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520  
smg +EDI: EDD.COM Nov 13 2014 22:08:00 Employment Develop. Dept., State of CA, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
smg EDI: CALTAX.COM Nov 13 2014 22:08:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952  
smg E-mail/Text: ustp.region15@usdoj.gov Nov 13 2014 22:28:48 United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Ste. 600, San Diego, CA 92101-8511  
13805983 +EDI: AFNIRECOVERY.COM Nov 13 2014 22:08:00 AFNI, Inc., 404 Brock Drive, Bloomington, IL 61701-2654  
13805984 +EDI: ATTWIREBK.COM Nov 13 2014 22:08:00 AT&T, c/o Consumer Bankruptcy, PO Box 769, Arlington, TX 76004-0769  
13805985 +EDI: TSYS2.COM Nov 13 2014 22:08:00 Barclay's Bank Delaware, 700 Prides Xing, Newark, DE 19713-6102  
13805988 +EDI: CAPITALONE.COM Nov 13 2014 22:08:00 Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
13805989 +EDI: CHASE.COM Nov 13 2014 22:08:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
13805992 +EDI: CITICORP.COM Nov 13 2014 22:08:00 Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
13805993 +EDI: MID8.COM Nov 13 2014 22:08:00 Midland Funding, 8875 Aero Drive Suite 200, San Diego, CA 92123-2255  
13805994 +EDI: MID8.COM Nov 13 2014 22:08:00 Midland Funding LLC, c/o Midland Credit Mangement, 8875 Aero Dr. Suite 200, San Diego, CA 92123-2255

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2014

Signature: /s/Joseph Speetjens

District/off: 0974-3

User: admin  
Form ID: b18

Page 2 of 2  
Total Noticed: 22

Date Rcvd: Nov 13, 2014

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2014 at the address(es) listed below:

James L. Kennedy jim@jlkennedy.com, jkennedy@ecf.epiqsystems.com  
Maureen A. Enmark on behalf of Debtor Rodney Underhill menmark@gmail.com,  
maureen@gobksandiego.com  
United States Trustee ustp.region15@usdoj.gov

TOTAL: 3